

United States District Court
Western District of Tennessee
Western Division

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CLERK OF DISTRICT COURT
WESTERN DIVISION

Alejandro Gomez,
Plaintiff,

v.

Case No 2-12-cv-02181-SHM-dkv

Early Warning Services LLC
Defendant.

Response
(letter attached)

Alejandro Gomez
919 Spanish Trail Ln
Cordova TN 38018
(901) 2581501

Certificate of Service

I hereby certify that on this 11 day of June, 2013,
a copy of the foregoing Response was mailed,
postage prepaid to Baker Donelson at 2000 First
Tennessee Building, 165 Madison Avenue, Memphis
Tennessee 38103, Counsel for Defendant, Early Warning
System LLC.

Alejandro Gomez

Baker Donelson

Bearman, Caldwell & Berkowitz, PC.

Ryan A. Strain

2000 First Tennessee Building

165 Madison Avenue

Memphis, Tennessee 38103

With the reporting of my information to Early Warning Systems in the middle of November 2011 my bank accounts were closed by the banks.

Early Warning hasn't been able to verify my account correctly and neither has removed it from its system even though it shows a lot of discrepancies on the report, when I call JP Morgan Chase and give them my information they are not able to pull anything and they just tell me I have to dispute it with Early Warning.

This has caused a lot of financial issues on my life for more than 18 months.

The account with Bank of America, Alejandro Gomez DBA AGMHE was closed and the money was put on hold for some days making my job a lot harder, I had to recurred to family members so I can continue with my responsibilities, buy my materials to perform my work, pay the employees and support my family.

I wasn't able to deposit the following checks because the account was closed so I had no access to this much needed money.

My commercial Insurance policies were canceled because the automated draft of the payments was returned by the bank making me to incur in several fees with the insurance companies.

I had no checks for me to make payments on my business accounts such as my business license and I had to buy money orders so my license wouldn't get canceled.

I was also a partner of a small printing company and my name was on the account with Regions bank, which was frozen and we had no access to the funds until my name was removed from the account incurring in extra fees for late payments to our vendors.

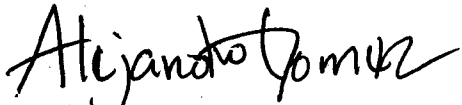
My personal account with Regions bank was also canceled and they held my funds for more than a week until all the checks deposited were older than 7 business days old, this was the account used to support my family, pay the mortgage and to put food on the table.

I opened an account with SunTrust Bank with a check that was also held for seven business days until they release the funds back to me and the account was closed.

The impossibility to open an account for more than 18 months has been really hard on my business and my personal life, having to spend money; I was able to open an account with a small credit union that doesn't have a lot of ATM's so I have been paying excessive ATM fees.

The way I'm handling the business now using cash for almost everything has taken a toll on my business as is affecting the integrity of such and it's making my bookkeeping a lot of harder.

Sincerely,

A handwritten signature in black ink that reads "Alejandro Gomez". The signature is written in a cursive, flowing style with a large initial "A".

Alejandro Gomez